## WHAT IS CLAIMED IS:

1. A method for allowing multiple customers to each create an individual, modified motivation or recognition program having participants, each said program permitting the participants to earn awards on the basis of the participants' performance, each said program of a particular customer operating according to preferences selected by the particular customer, said method comprising the steps of:

allowing each customer to electronically access via a customer processor a browsable catalog of predefined programs stored in a storage device;

allowing each customer to electronically select via the customer processor one of the predefined programs stored in the storage device;

allowing each customer to electronically modify via the customer processor at least one component of the selected predefined program;

allowing each customer to electronically store via the customer processor the modified program in the storage device for access by such customer;

allowing each customer to operate the modified program; and

providing each customer's participants with access via a participant processor to the modified program stored in the storage device.

- 2. The method of claim 1, wherein awards are earned by each of a group of participants on the basis of the performance of the group.
- 3. The method of claim 1, wherein the awards are award points, and wherein the providing step comprises the step of electronically providing each customer's participants with

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access to a browsable catalog of award items which may be obtained by the participant.

- 4. The method of claim 3, further comprising the step of allowing each customer's participants to electronically redeem the award points for the award items.
- 5. The method of claim 3, further comprising the step of allowing each participant to view data indicating the amount of the award points of such participant.
- 6. The method of claim 3, further comprising the step of allowing each participant to view data indicating transactions by such participant.
- 7. The method of claim 1, wherein the step of allowing each customer to operate the modified program further includes the step of allowing a program processor to generate electronic progress reports for the participants in the modified program indicating program information.
- 8. The method of claim 1, wherein the step of allowing each customer to operate the modified program further includes the step of assessing the customer a fee for the awards as the awards are earned by the participants.
- 9. The method of claim 1, wherein prior to the step of allowing each customer to operate the modified program, including the step of allowing the customer to create or review a proposal and/or invoice relating to the modified program.
- 10. The method of claim 1, further comprising the step of allowing each customer to create and receive via electronic

mail a proposal and/or invoice relating to the modified program for offline review.

- 11. The method of claim 1, wherein prior to the step of allowing each customer to operate the modified program, including the step of allowing each customer to purchase the use of the modified program.
- 12. The method of claim 1, wherein prior to the step of allowing each customer to operate the modified program, including the step of assessing a fee relating to the modified program.
- 13. The method of claim 12, wherein prior to the step of assessing a fee relating to the modified program, including the step of allowing each customer to create or review a proposal and/or invoice associated with the modified program.
- 14. The method of claim 12, wherein prior to the step of assessing a fee relating to the modified program, including the step of defining the communications campaign of the modified program.
- 15. The method of claim 1, wherein the browsable catalog of predefined programs has a plurality of business challenges, and further comprising the step of allowing each customer to select one of the business challenges to reduce the number of predefined programs of the browsable catalog which may be selected.
- 16. The method of claim 1, wherein the browsable catalog of predefined programs has a plurality of program types, and further comprising the step of allowing each customer to select one of the program types to reduce the number of

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- predefined programs of the browsable catalog which may be 5 selected.
  - The method of claim 1, wherein each predefined program has a plurality of program components, and further comprising the step of allowing each customer to select at least one of the program components to modify the predefined program.

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- The method of claim 1, further comprising the step of enrolling participants in the modified program.
- The method of claim 1, further comprising the step of allowing the customer to define participant objectives to be associated with the modified program.
- The method of claim 1, wherein a predetermined event is defined, and further comprising the step of terminating the operation of the modified program in response to the predetermined event.
- The method of claim 20, further comprising the step of allowing each customer to renew the operation of the modified program.
- The method of claim 20, further comprising the steps of:

electronically providing to each customer access to a browsable catalog of previous modified programs of such customer stored in the storage device;

allowing each customer to select via a customer processor one of the previous modified programs or predefined programs stored in the storage device; and

allowing each customer to renew via the customer processor the operation of the selected program.

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- 23. The method of claim 22, further comprising the step of allowing each customer to modify the selected program.
- 24. A system for allowing multiple customers to each create an individual, modified motivation or recognition program having participants, each said program permitting the participants to earn awards on the basis of the participants' performance, each said program of a particular customer operating according to preferences selected by the particular customer, said system comprising:
  - a storage device; and

a program processor connected to the storage device, said storage device storing a program for controlling the program processor, said program processor operative with the program:

to electronically provide to each customer access to a browsable catalog of predefined programs stored in the storage device;

to allow each customer to electronically select one of the predefined programs stored in the storage device;

to allow each customer to modify at least one component of the selected predefined program;

to allow each customer to electronically store the modified program in the storage device for access by such customer;

to allow each customer to electronically create or review a proposal and/or invoice relating to the modified program;

to allow each customer to operate the modified program; and

to provide each customer's participants with access to the modified program stored in the storage device.

25. A method of allowing multiple customers to create individual, modified motivation or recognition programs having

participants, said programs permitting the participants to earn awards on the basis of performance, said programs operating according to customer-selected preferences, said method comprising the steps of:

electronically providing a selection system which allows each customer access via a customer processor to a browsable catalog of predefined programs stored in a storage device, and allowing such customer to electronically select via the customer processor one of the predefined programs stored in the storage device;

electronically providing a modification system which allows each customer to modify via the customer processor at least one component of the selected predefined program;

electronically providing a storage system which allows each customer to store via the customer processor the modified program in the storage device for access by such customer; and

electronically providing a transaction system which provides each customer's participants with access via a participant processor to the modified program stored in the storage device.

- 26. The method of claim 25, further comprising the step of selectively interconnecting the selection system, the modification system, the storage system, and the transaction system.
- 27. The method of claim 25, wherein prior to the step of electronically providing a transaction system, including the step of electronically providing to each customer via the customer processor a proposal system which allows the customer to create or review a proposal and/or invoice relating to the modified program.
- 28. The method of claim 25, wherein prior to the step of electronically providing a transaction system, including the

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step of electronically providing to each customer via the customer processor an assessment system which assesses a fee relating to the modified program.

- The method of claim 25, wherein the awards are award points, and wherein the step of electronically providing the transaction system includes the steps of electronically providing participants with access to a browsable catalog of award items and allowing each participant to electronically redeem via a participant processor the award points for the award items.
- The method of claim 29 further comprising the step of allowing each participant to electronically redeem the award points for products and/or services.
- The method of claim 29 further comprising the step 31. of allowing each participant to view data indicating the amount of the award points of such participant.
- The method of claim 25 wherein the step of electronically providing the transaction system includes the step of allowing each participant to view data indicating transactions by such participant.
- A method for allowing multiple customers to each create an individual, modified motivation or recognition program having participants, each said program permitting the participants to earn awards on the basis of the participants' performance, each said program of a particular customer operating according to preferences selected by the particular customer, said method comprising the steps of:

electronically providing a series of grouped questions via a customer processor to each customer;

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electronically allowing each customer to respond via the customer processor to the questions;

providing to each customer via the customer processor access to a modified program based on each customer's responses to the questions;

allowing each customer to operate via the customer processor the modified program; and

providing each customer's participants with access to the modified program.

- 34. The method of claim 33, wherein prior to the step of allowing each customer to operate, including the step of allowing each customer to modify the modified program.
- 35. The method of claim 33, wherein prior to the step of allowing each customer to operate, including the step of allowing each customer to create or review a proposal and/or invoice relating to the modified program.
- 36. The method of claim 33, wherein prior to the step of allowing each customer to operate, including the step of electronically assessing a fee relating to the modified program.
- 37. A system for allowing multiple customers to each create an individual, modified motivation or recognition program having participants, each said program permitting the participants to earn awards on the basis of the participants' performance, each said program of a particular customer operating according to preferences selected by the particular customer, said system comprising:
- a storage device storing a browsable catalog of predefined programs;
- a customer processor accessing the stored browsable catalog;

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selecting software allowing each customer to select via the customer processor one of the predefined programs;

editing software allowing each customer to modify via the customer processor at least one component of the selected predefined program; and

operating software allowing each customer to operate via the customer processor the modified program.

- 38. The system of claim 37, wherein the editing software further allows each customer to create or review a proposal and/or invoice relating to the modified program.
- 39. The system of claim 37, wherein the editing software includes an award calculator for recommending an award value for one or more participants responsive to an input salary associated with the one or more participants.
- 40. The system of claim 37, further comprising a program processor accessible by the customer processor, wherein the customer processor is remote from said program processor and remote from the storage device, wherein the selecting software, the editing software and the operating software are resident in said program processor and further comprising a network for selectively interconnecting the customer processor and said program processor.
- 41. The system of claim 40, wherein the program processor further allows:

allocation of the awards to the participants; assessment of a fee relating to the modified program; and issuance of the awards according to the allocation.

42. The system of claim 40, wherein the program processor generates electronic progress reports for each

participant in the modified program indicating performance data for such participant.

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- 43. The system of claim 40, wherein the program processor generates electronic progress reports for each modified program of the customer indicating performance data for each program.
- 44. The system of claim 40, wherein the customer processor further allows the customer to:

enter participant performance data into the program processor;

review calculations performed by the program processor in response to the participant performance data; and accept the calculations.

- 45. The system of claim 44, wherein the calculations are ranking of participants and allocation of awards.
- 46. The system of claim 37, wherein the program processor assesses a fee relating to the modified program.
- 47. The system of claim 37 further comprising a participant processor providing participants with access to the modified program.
- 48. The system of claim 47, wherein the awards are award points, and wherein the participant processor provides participants with access to a browsable catalog of award items which may be obtained by the participant.
- 49. The system of claim 48, wherein the participant processor allows participants to electronically redeem the award points for the award items.

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- 50. The system of claim 49, wherein the participant processor allows each participant to view data indicating the amount of the award points earned by such participant.
- 51. The system of claim 47, wherein the participant processor allows each participant to view data indicating award transactions by such participant.
- 52. The system of claim 37, wherein the operating software notifies the customers when the modified program requires operational maintenance.
- 53. The system of claim 37, wherein the operating software allows the customer to specify a promotion code, and wherein the operating software applies one or more terms associated with the promotion code to a purchase by the customer.
- 54. The system of claim 53, wherein the operating software automatically specifies the promotion code and applies the one or more terms to the purchase when the customer navigates from an affiliate web site.